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How to Get Your VA Loan Pre-Approval



Veterans, want to take the next step in the home-buying process by getting a VA Loan pre approval? Here are the steps.

Free Help for Veterans

We appreciate your service. Let us help you take advantage of the benefits you deserve.

**LuLu Zamora | Mortgage Advisor | Apex Home Mortgage
NMLS 894066 | 602-705-2584 | lulu@apexhm.com |
loanswithlulu.com**



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What docs do I need for pre-approval?

Photo IDs	Last 2 months of bank statements
2022 & 2023 W2's (if applicable)	Last 30 days of paystubs or LES
Sometimes we also need:	
Last 2 years tax returns - if self employed or have rental properties	Current mortgage statement (if you own a home now)

Questions on documentation? Email me:

lulu@apexhm.com

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What docs do I need to determine eligibility?*

<u>Service</u>	<u>Docs Required</u>
Active Duty	Statement of Service (SOS) and/or Current Orders
Active Duty Veteran	DD214
National Guard, Activated	DD214 or DD220 showing activation, orders, or point statement
Natl Guard, Not Activated	SOS or NGB 22 & 23, proof of "other than dishonorable"
Reserves	SOS, point stmt, proof of "OTD" (DD214 if activated)
Unmarried Surviving Spouses	VA 26-1817 for proof of DIC and DD214 -OR- DIC app, death cert & marriage license

***PLEASE check with me first before searching for this eligibility documentation. I often do not need it, and it will save you time.**



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What Else?

- Fill out my loan application at
<http://luluzamora1.floify.com>
- Email or Text me to set up a no-cost rate check & consultation
lulu@apexhm.com
- We will review your pre-approval numbers, answer questions, and talk you through the process
- Budgeting and credit help available
- Closing Cost Assistance available

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Loans
with *LuLu*

Who Am I?

Wife to USAF
Chief Master Sergeant
(Ret)



Sister to Navy
Lieutenant
Commander



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Common VA Loan Myths Busted

1. You **CAN** have more than one VA loan at a time
2. VA loans are **EASIER** to qualify for than other loan types
3. VA appraisals are **NOT** harder, when working with a loan officer & realtor who know what they're doing.
4. We close VA loans in **21-25** days regularly - they do **NOT** take longer to close than other loan types
5. VA loans have **LOWER** interest rates and costs than other loan types
6. There are funding fee and property tax exemptions available - ask me for more info

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